Home management.
Income.

Ext. work with women no. 12

C O O P E R A T I V E E X T E N S I O N W O R K I N A G R I C U L T U R E

A N D H O M E E C O N O M I C S .

U.S. Department of Agriculture
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Cooperating.

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THE FAMILY INCOME

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Introduction

The present discussion is for extension workers and all who are concerned with the cost of living as affected by the war. Home demonstration agents who have the privilege of guiding housekeepers in the necessary readjustment of household expenses will find it convenient to outline for themselves a scheme of work based on a few simple principles. The discussion as a whole will be based on the actual needs of an average family.

The war is teaching us to distinguish between wishes and needs. In determining actual needs we accomplish certain definite things, First, the family health and efficiency are assured. Second, the family resources are so distributed as to give a basis for individual saving and for war service. Theoretical distribution of the income is a thing of the past.

The constructive method of budget building calls for a plan based on the following main heads:

1. THE FAMILY NEEDS.
2. COST OF THE ESSENTIALS.
3. THE FAMILY RESOURCES.
4. BUDGET OF THE HOME, FARM AND URBAN.
5. FORMS OF EXPENSE ACCOUNTS.
6. AIM OF BUDGET BUILDING.
7. BIBLIOGRAPHY.

: THE :
: FAMILY:
: NEEDS :

What are the Essentials.

Before the war, it was customary in any discussion of the family budget, to put the item of shelter first, the inference being that no matter what economies we might practice, we must be housed. To-day, we know that a goodly proportion of the human family has, for a considerable time, at least, had no roof other than the sky, and no shelter save the trees that might be found along the road side. Obviously, in order to travel that road, these people required food. Some one has said that we are- "learning to think in world terms". Our war time readjustment, therefore, puts food as the first literal need.

Just How Much Food Is Enough.

The body needs such food as will keep it in a normal condition.

Anything in excess of this amount constitutes the most serious form of waste. Such waste is three-fold.

1. Health and usefulness are impaired by overtaxing the digestive system.
2. Money is spent unnecessarily.
3. Food needed by others is wasted.

Food experts are giving careful consideration to the tasks of presenting scientific knowledge simply and directly. In a forthcoming bulletin, the Office of Home Economics, U.S. Department of Agriculture, puts the necessary information in every day terms, as follows:

A man who does moderately active work for eight hours a day would be likely to get all needed nourishment from the daily food supply indicated in the single-starred column below, while a family of five consisting of a man and a woman, both doing moderately active muscular work, and three children between three and ten years of age, would be correspondingly nourished on the weekly allowance indicated in the double starred column below.

	Food Materials Needed	Man's daily* allowance	Family's Week-** ly allowance.
Group I.	Fresh vegetables and fruits or their equivalents in canned and dried material (This includes potatoes)	2 pounds	63 pounds
Group II.	Milk - minimum of	½ pint	21 quarts
	meat, poultry, eggs, cheese, and similar protein foods,	12 ounces #	10½ pounds #
Group III.	Cereals and legumes (dry weight) or their equivalent in bread and baked goods,	10 ounces	14 pounds
Group IV.	Sugar or its equivalent in other sweets,	3 ounces	4-4½ pounds
Group V.	Butter or its equivalent in cream or in other fats	3 ounces	4-4½ pounds

The proportions of the different groups of foods may be varied within certain limits without making the diet one-sided or unpalatable.
The limits are:

	Safe Limits of Food Groups in the diet.	Man's daily allowance.	Family's week-ly allowance.
Group I.	Fresh vegetables and fruits or their equivalents in canned and dried material (This includes potatoes)	2 to 5 pounds	50 to 125 pounds

Group II.	Milk - minimum of	½ pint	21 quarts
	Meat, poultry, eggs, cheese, and similar protein foods	4 to 14 ounces#	6 to 14 pounds #
Group III.	Cereals and legumes (dry weight) or their equivalent in bread and baked goods	10 ounces	14 pounds
Group IV.	Sugar or its equivalent in other sweets	3 ounces	4-4½ pounds
Group V.	Butter or its equivalent in cream or in other fats	3 ounces	4-4½ pounds

Less 4 ounces for each pint of milk over and above the minimum.

Housing: Just How Much Space is Enough.

As in the case of food, we are learning to simplify that we may share. Space that is not needed for healthy, useful living is waste space. The days of overcrowding and those of unused rooms are numbered. The artisan who makes possible the work of those in other lines must have his reasonable needs satisfied. The professional worker must forego the luxury of space that does not help him in giving his best to his job. Broadly interpreted, this would mean that every family should have space to ensure for its members the opportunity to make the most of their lives.

After careful observations of living conditions in several hundred of homes, Robert Coit Chapin estimated that health and usefulness require at least space for "One and one half persons to a room".

Probably most of us would agree that ideally a family of five should have:

4 bed rooms
1 bath
1 living and dining room
1 kitchen

If the children are under school age, it would be possible to plan a night nursery for those of like sex.

We know that in certain districts there must be careful economy of space, and this calls for great care in planning the household arrangements, so as to ensure the necessary air and sunlight for each person.

Those of us who have some measure of choice will do well to make careful survey of individual family needs, before exceeding a reasonable space allotment. Furthermore, there would seem to be an opportunity here for service. Our own space needs once determined, some of us may be in position to help in such larger social measures as will help to equalize the allotment of space in our own community.

Clothing: How Much is Enough.

Individual wishes must be reckoned with in the matter of clothing as in no other division of the home budget. Careful work of experts has furnished us with reliable data to guide us in the matter of food needs. Common sense alone may settle housing. After instinctive conforming to the demands of decency and temperature, however, we are still far from having settled our clothing problem. Estimates simply furnish a basis for individual modification. To determine actual needs the housekeeper must first make a careful invoice of clothing on hand, and then take a systematic look ahead, so as to decide both present and future clothing needs of the family. It is not until the end of the second year's record that the real needs can be accurately determined. By way of obtaining a starting point in estimating the family clothing needs, it may be of interest to consider the Federal investigations and the resulting "fair standard". This is given in detail in the Appendix.

Needs Other Than Food, Shelter and Clothing.

We are at present considering broad divisions, so that we may determine the absolute essentials before formulating a home budget. After settling the character and amount of food, space, and clothing necessary for the family welfare, the housekeeper is ready to block out the needs that must still be met. If we include upkeep and operating expenses under shelter, these unprovided-for needs may all be included in one grouping. "Higher Life", as the economists used to call it. "Advancement" is the more popular term today. Perhaps the best way is to let the heading indicate the true character of the needs, as far example, "Recreation, Education, Savings, and the like".

What are the Other Needs.

Here again it is impossible and unnecessary to dogmatize. The matter is one for individuals to settle. The house-keeper's chief concern should be to face her own situation squarely and to make a systematic plan.

This principle holds true in regard to recreation, health, education, insurance, incidentals, savings, and any other subdivision the housekeeper likes to make in this item of the budget.

COST OF THE ESSENTIALS	After the actual needs of the family are determined, the next step is to ascertain how much these will cost. This is the constructive method of budget building.

Second Step in Budget Building.

After making a concise record of the family needs, add to this record the estimated cost for each item during a specified time.

Third Step in Budget Building.

The housekeeper has, let us say, recorded the family needs and estimated their cost for the year. The next step is to compare this sum with accepted estimates, which have been formulated by experts after careful study of the cost of living.

What does Decent Living Cost.

An every day statement of this would be - "The sum required to keep the family well, useful, and independent". Much study and discussion has failed to fix upon an estimate satisfactory to everyone. Prior to 1914, however, it is pretty generally conceded that the sum of twelve hundred dollars was required to insure decent living for a family of five. Between June, 1914, and June 1918, we find that the cost of food increased 62 per cent, rent 15 per cent, fuel and light 45 per cent, clothing 77 per cent, while the total cost of living increased from 50 to 55 per cent. This would mean that a conservative estimate of living wage for 1918 would be from eighteen hundred to eighteen hundred sixty dollars.

Fourth Step in Budget Building.

THE FAMILY: RESOURCES	The housekeeper, then, estimates and records the family needs, estimates and records their cost, compares the totals with accepted estimates of living cost. She is then ready to survey the family resources and to estimate the actual family income as distinguished from the cash income.

When every housekeeper realizes that her household activities have a definite economic value, she will conduct her work accordingly, and housekeeping will take its proper place, both as a business and as a profession.

The first step is to estimate the cash value of the housekeeper's time, as compared with other forms of work. (See table page)

Rural and Urban Living Conditions.

BUDGET OF THE HOME; FARM AND URBAN	The principles of budget making are the same for either country or city. The farm housekeeper should make it her business to estimate the cash value of the farm products used in the home. Only so can she make an accurate estimate of the family income.

In Farmers' Bulletin, No. 635 - "What the Farm Contributes Directly to the Farmer's Living" - we read- "On the average from 30 per cent of the animal products and 70 per cent of the fruits and vegetables consumed by the family are taken from the farm."

This should be taken into account when making a budget for the farm home, the average quantities of meat and vegetables foods consumed being rated according to current market prices.

The Expense Record - the Foundation of Accurate Budget Building.

FORMS OF EXPENSE RECORDS	The initial estimate of family needs is a reliable guide for beginning a satisfactory home budget. An accurate record of expenses is, however, essential in developing further work along this line.

What Form of Expense Record shall be Used.

Probably no one form would be satisfactory to every one. The accompanying blanks are types that have given good service over a number of years and in a considerable number of families.

Blank No. 1 is planned for those housekeepers who wish to keep a record of monthly totals, transferring the items directly from check book or bills. Blank No. 2 provides a simple method of itemizing daily expenditures, with places for summaries on the blank sheets. Both blanks provide space for detailed study of the food expenditure. It is quite possible to adapt either of the forms so that there may be similar analysis of any other item, as for example - clothing.

The Housekeeper's Contribution to National Security.

AIM OF BUDGET BUILDING	That the housekeeper is an increasingly important factor in the solution of our world problem few will question. Moreover, those who have thought most deeply concerning this same world problem know that in a sense, it is but an aggregation of unsolved problems of the home.

We know how valiantly each one of the allied family of Nations is now laboring to build a structure of world integrity, and to its fashioning women are contributing much. Skillfully organized and directed our National army of homemakers has a potential power almost incalculable.

Already a goodly number of housekeepers are alive to the needs of the present, It rests with home demonstration agents to help those housekeepers with their individual and community problems so that they may be prepared to meet the challenge of the future.

It is by no means extravagant to say that home demonstration workers have the opportunity of helping to shape both the thought and the actions of American women.

Summary.

Briefly, the aim of home budget work is:-

1. To aid the individual housekeeper in conservation of the family income.
2. To outline principles on which to found a satisfactory budget.
3. To help the individual housekeeper in drawing up a plan where by her resources may be summarized, her needs outlined and a proper adjustment made between the two.

Ultimate Aim:

1. To put each home represented on a sound economic basis.
2. To study the financial problems of these homes and to adapt results obtained from individual expense accounts to a scheme for a community betterment.
3. To delegate to the proper individuals or organization the responsibility of carrying out this plan.

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A P P E N D I X

ESTIMATED CLOTHING REQUIREMENT FOR A YEAR ACCORDING TO SEX AND AGE

"Fair Standard"

Note:- This list is taken from Vol. 16 of Report of Condition of Woman and Child Wage Earners in the United States (Senate Doc. 645 61st Cong. 1st Sess.) It summarizes the findings of A Federal investigation among factory workers in typical mill towns in Massachusetts, North Carolina and Georgia, in 1908-9. It is quoted to illustrate the basing of a budget estimate upon a detailed list of actual requirements, and also to show what was regarded as a fair standard of clothing requirements under the conditions noted. The prices which accompany this table, have been eliminated, because of the great change in the purchasing power of the dollar since 1909.

Father:	Cost:	Sons, 17 years and over:	Cost:
1 suit	-	1 suit	-
2 trousers	-	2 trousers	-
2 overalls	-	2 overalls	-
1 light shirt	-	2 light shirts	-
4 colored shirts	-	4 colored shirts	-
2 suits underwear	-	2 suits underwear	-
2 pairs shoes	-	3 pairs shoes	-
1 pair shoes	-	1 pair shoes	-
2 hats	-	2 hats	-
4 collars	-	6 collars	-
1 necktie	-	2 neckties	-
1 suspenders	-	1 suspenders	-
3 handkerchiefs	-	3 handkerchiefs	-
Socks	-	Socks	-
Barbering	-	Barbering	-

Sons, 14, 15 and 16 years:	Cost:	Sons, 10, 11 and 13 years:	Cost:
2 suits	-	2 suits	-
2 trousers	-	4 trousers	-
2 light shirts	-	6 shirts	-
4 colored shirts	-	2 collars	-
2 overalls	-	2 winter underwear	-
2 winter underwear	-	4 pair shoes	-
3 pair shoes	-	2 caps	-
2 hats	-	1 hat	-
1 cap	-	1 necktie	-
6 collars	-	1 suspenders	-
2 neckties	-	Stockings	-
1 suspenders	-		
3 handkerchiefs	-		
Socks	-		
Barbering	-		

Sons, 6, 7, 8 and 9 years:	Cost:
1 suit	-
4 trousers	-
6 waists	-
2 undershirts	-
3 pairs shoes	-
Stockings	-
2 caps	-
1 hat	-
1 necktie	-

Sons, 3, 4 and 5 years:	Cost:
1 coat	-
4 trousers	-
6 waists	-
2 undershirts	-
3 pairs shoes	-
2 caps	-
1 hat	-
1 necktie	-
Stockings	-

Mother:	Cost:
1 suit	-
2 percale waists	-
1 flannelette waist	-
2 white waists	-
2 duck skirts	-
2 calico dresses	-
2 dressing sacks	-
2 gingham aprons	-
2 petticoats	-
2 underskirts	-
1 felt hat	-
1 straw hat	-
Stockings	-
2 pairs shoes	-
4 handkerchiefs	-
1 lisle gloves	-

Daughters, 17 years and over:	Cost:
1 suit	-
4 white waists	-
2 cotton skirts	-
6 calico dresses	-
2 lawn dresses	-
4 aprons	-
1 sateen petticoat	-
3 white petticoats	-
4 drawers	-
1 corset	-
2 corset covers	-
2 winter undershirts	-
1 felt hat	-
1 straw hat	-
Stockings	-
3 pairs shoes	-
Ribbons, belts, etc.	-
Handkerchiefs	-

Daughters, 14,15,and 16:	Cost:
1 coat	-
2 white waists	-
2 gingham waists	-
1 cotton skirt $\frac{1}{2}$	-
1 flannelette dress	-
6 calico dresses	-
1 lawn dress	-
2 aprons	-
2 petticoats	-
4 drawers	-
2 undershirts	-
1 felt hat	-
1 straw hat	-
Stockings	-
Shoes	-
Ribbons, belts, etc.	-
Handkerchiefs	-

Daughters,10,11,12 and 13 years:	Cost:
1 coat	-
5 gingham dresses	-
2 lawn dresses	-
1 woolen dress	-
4 petticoats	-
4 drawers	-
2 winter underwear	-
1 felt hat	-
1 straw hat	-
Stockings	-
4 pairs shoes	-
Ribbons, etc.	-

Daughters,6,7,8 and 9 years:	Cost:
1 coat	-
6 calico dresses	-
1 flannelette dress	-
1 cotton petticoat	-
2 flannel petticoats	-
3 drawers	-
2 winter undershirts	-
1 felt hat	-
1 straw hat	-
Stockings	-
3 pairs shoes	-
Ribbons, etc.	

Daughters 3,4, and 5 years:	Cost:
6 calico dresses	-
1 flannelette dress	-
3 cotton petticoats	-
2 flannelette petticoats	-
4 drawers	-
2 undershirts	-
Stockings	-
Shoes	-
1 felt hat	-
1 straw hat	-

Children 2 years and under:	Cost:
5 calico dresses	-
2 flannelette dresses	-
2 flannelette petticoats	-
3 white petticoats	-
1 baby cap	-
Stockings	-
Shoes	-

BUDGET OF FAMILY WITH $2,400 INCOME #

	Cash	%	Housewife's Services.		Houseworker's Services.		Total	%
Food	$720	30	7 hrs. at 30¢ x 50 -	$105	39 hrs. at 15¢ x 50 -	$292.50	$1117.50	31
Clothing	360	15	13 hrs. at 30¢ x 50 -	195	9 hrs. at 15¢ x 50 -	67.50	622.50	17
Shelter	480	20	7 hrs. at 30¢ x 50 -	105	17 hrs. at 15¢ x 50 -	127.50	712.50	20
Operation $230 Wages 250*	480	20	4 hrs. at 30¢ x 50 -	60	1 hr. at 15¢ x 50 -	7.50**	297.50	8
Advancement & Savings	360	15	32 hrs. at 30¢ x 50 -	480	4 hrs. at 15¢ x 50 -	30.	870.	24
	$2400	100	63	$945	70	$525.00	$3620.00	100

*The wages entry is not carried across to be added to the $297.50 for operation, because the $250 is included in the payments for houseworker's services at 15 cents per hour.

**Management. The houseworker spends, on the average, one hour a week in consultation with the housewife.

(This table is based on the figures of a group of forty housewives in or near Philadelphia. The totals are based on a fifty week year. The housewife adds $945 to the income, the houseworker adds $525 and subtracts $250, giving a total family income of $3620.)

#From "The Household Budget" by John B. Leeds, The University of Pennsylvania.

Example of Budget Form Based on Family Needs.

Food Needs	No. lbs.	Est. yearly Cost	Shelter Needs	Est. Cost	Clothing Needs	Under Garments	Outer Garments	Est. Cost	Other Needs	Est. Cost
Group I	-	-	4 bed rooms	-	Men	-	-	-	Recreation	-
Group II	-	-	1 living room	-	Women	-	-	-	Health	-
Group III	-	-	1 bath	-	Girl 12	-	-	-	Education	-
Group IV	-	-	1 kitchen	-	Boy 10	-	-	-		
Group V	-	-	-	-	Girl 6	-	-	-		
Total										

Before beginning her home budget work the home keeper will find it helpful to record a clear statement of estimated needs and expenditure, using a form similar to the above

SUGGESTED FORM OF EXPENSE RECORD.

Week beginning

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

	Housing	Operating Expenses	Clothing	Regulating Foods	Strength Foods	Starch Foods	Fat Foods	Savings	Other Items
Sunday									
Monday									
Tuesday									
Wednesday									
Thursday									
Friday									
Saturday									

Cash on hand_____

Received_____

Total_____

Weekly Expenditure_____

Savings for following week_____